

RURAL COMMUNITY INSURANCE COMPANY



Fact Sheet

Claim No. 219247-00	Insured's Name BRUHN FARMS JOINT VENTURE	Policy No. IA-090-120853	Date Of Loss 09/11/2012
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Comments:

shatter loss damage some very heavy, high liability coverage. All of the previous loss information is entered on items that had shatter on this loss no. There were six adjusters that went down and counted out the shatter on all of these acres. All counts were made following procedure. Insured did have enough samples to count scattered throughout the fields. Insured was contacted several times during this process. Insured would not take time go along on any of this. He had one of his people go around and show us the fields..Insured does not agree on the loss and will not sign. I am instructed to send it in for payment. All previous losses were worked by out of state adjusters., see attachments.

FFIC 0321

SIGNATURE OF ADJUSTER	CODE NO. 014483	DATE 04/30/2013	HOUR 09:47:05
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4/30/2013 9:47:05AM

Trial Ex. 18

Page 1 of 1

Case 5:13-cv-04106-CJW Document 149-12 Filed 03/13/17 Page 12 of 31

Case No. 13-CV-4106 CJW

EXHIBIT 12

Burkhart, Larry (RCIS)

From: Burkhart, Larry (RCIS)
Sent: Thursday, December 20, 2012 11:14 AM
To: Poverud, Rick D (RCIS)
Subject: Bruhn

We did get the NOL 9/26, was assigned to adjuster 10/3 and first day worked on this claim was 10/22-----5 or 6 adjuster worked 120 hours to complete the claim, Larry Grieme did the high dollar review on 10/23-----some system issues make the history look a bit odd but if we would have had a signature we could have paid the claim the last week of October. After that, in early November, is when Larry and Galen went back to make sure we had not missed anythingI asked them to do that to make sure we were going to pay the fair amount assuming we would not have a signature.....we knew AI did not agree but they could not get in touch to discuss, supposedly. We paid around the first week of December without a signature. There is a chance that some of the early loss amounts were not brought forward to later claims after the system lost some of the information.....I am told. Also, we did pay the corn timely with signature not sure why not the beans, I have not talked to adjusters for information yet.

FFIC 0497



Rural Community Insurance Services
Field Notes

Insured: Home
 Policy #: Section 25
 Loss #: 1420
 Crop: Grain (24)
 Item #: _____ Acres: _____
 QR. _____ SEC _____
 TWP 85 RGE 42

1	12	0	42	0	31	4	36	0
2	18	2	39	0	18	0	9	0
3	10	0	18	0	14	0	28	2
4	12	0	16	0	15	3	12	0
5	18	4	22	0	14	1	8	0
6	10	2	33	0	16	2	15	1
7	7	1	25	0	12	0	18	1
8	24	5	14	0	13	0	21	0
9	12	1	19	0	11	0	14	0
10	10	0	10	1	28	0	36	3
TOTAL								

24-5-14-0-13-0-21-0
12-1-19-0-11-0-14-0
10-0-10-1-28-0-36-3

HA-5087 (04-94)



Rural Community Insurance Services
Field Notes

Insured: _____

Policy #: _____

Loss #: _____

Crop: _____

Item #: 28 Acres: 620

QR. _____ SEC _____

TWP _____ RGE _____

	3
	2
	1

1	20	0	54	2	44	2	11	1
2	9	1	23	-	14	0	13	2
3	29	5	8	-	8	0	10	1
4	37	2	18	-	33	4	19	8
5	22	3	38	4	16	1	26	2
6	12	0	26	1	36	4	15	6
7	35	1	29	3	27	2	17	3
8	20	0	28	-	31	0	14	-
9	23	0	3	1	16	0	23	9
10	25		31	3	27	0	19	5
TOTAL	232		268		252		107	
	12		14		13		37	
	(5.2)		(6.7)		(5.2)		(34.6)	

HA-5007 (04-94)

Community Insurance Services
Field Notes

ad: _____

Policy #: _____

Loss #: _____

Crop: _____

Item #: _____ Acres: _____

QR. _____ SEC _____

TWP _____ RGE _____

1	17	8	13	-	3	0	36	1
2	37	13	22	-	36	18	18	5
3	18	9	16	1	24	9	8	-
4	29	6	8	-	11	11	28	3
5	20	8	18	3	59	38	26	2
6	16	1	10	4	7	2	34	4
7	16	3	17	3	17	5	64	7
8	18	10	12	6	5	1	4	1
9	33	12	25	2	13	3	28	8
10	19	11	7	1	55	22	23	-
TOTAL	223		148		231			
	91		20		138			
	40.9		13.5		46.8			

HA-5007 (04-94)

HA-5007 (04-94)

Rural Community Insurance Services
Field Notes



Insured: _____

Policy #: _____

Loss #: _____

Crop: _____

Item #: _____ Acres: _____

QR. _____ SEC _____

TWP _____ RGE _____

1	16	5	16	4	17	8	20	2
2	28	4	26	3	13	4	22	3
3	16	-	27	10	11	3	18	1
4	21	7	38	10	12	5	26	6
5	13	-	36	7	19	5	14	1
6	9	1	26	9	19	2	22	3
7	11	5	13	4	28	6	12	1
8	13	3	16	5	12	5	19	4
9	27	7	27	8	17	12	16	1
10	25	1	10	1	16	2	12	4
TOTAL								

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes
Brady Farms

[Signature]

Insured: tharven

Policy #: 120853

Loss #: 219747

Crop: 5 Beans

Item #: 31 Acres: 101 acs.

QR. _____ SEC _____

TWP _____ RGE _____

7	
2	
1	

1	10-	8-		11	0
2	22-	6-		21	0
3	25	25-1		25	-
4	38-1	19-1		35	1
5	23-1	14-1		27	1
6	13-1	14-1		13	-
7	33-1	19-		31	1
8	20-	9-		20	-
9	33-	23-2		31	-
10	10-	16-1		11	-
TOTAL					

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes

Insured: Dawn

Policy #: 120853

Loss #: 219247

Crop: 5 Beans

Item #: 32 Acres: 255

QR. _____ SEC _____

TWP _____ RGE _____

6	5	
4	3	
1	2	

1	9	1	17	0	34	0	28	2
2	11	0	15	0	10	0	28	1
3	41	3	13	1	20	2	48	2
4	45	0	26	4	14	1	30	1
5	43	0	32	3	38	3	41	4
6	15	0	18	1	14	0	51	3
7	6	0	33	1	33		34	3
8	78	3	28	11	26		27	1
9	16	0	20	0	14	1	33	0
10	77	1	23	2	31	3	41	2
TOTAL								

HA-5007 (04-94)

37-0	31-3
22-0	19-0
16	15-1
33	9-0
16	14-2
24	6-0
23-1	42-7
15-0	10-1
35-0	8-1
18-1	9-0



Rural Community Insurance Services
Field Notes

Insured: Hansen
Policy #: _____
Loss #: _____
Crop: _____
Item #: 34 Acres: 70
QR. _____ SEC _____
TWP _____ RGE _____

1	

1	7-	11	1	12-1	24	4
2	10-1	19	2	11-	28	5
3	48-1	6-		16-1	36	20
4	37-5	53	13	15-2	33	3
5	35-3	51	1	15-1	38	6
6	12-1	8	2	12-	19	1
7	15-5	46	-	18-1	25	-
8	11-	17	-	10-3	16	2
9	14-	45	3	12-0	11	-
10	14-2	6	-	23-1	30	-
TOTAL						

HA-5007 (04-94)

①



Rural Community Insurance Services

Field Notes

Insured: Al Bruhn

Policy #: _____

Loss #: _____

Crop: _____

Item #: 37 Acres: 290

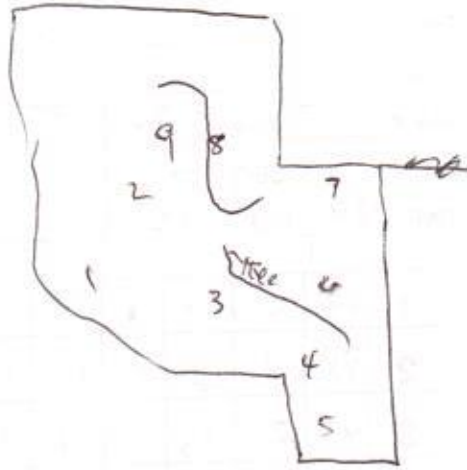
QR. _____ SEC 5

TWP 84 RGE 42

see back
of page

	1	2	3	4				
1	18	2	12	14	1	48	0	
2	48	8	16	2	12	1	36	0
3	44	2	28	1	31	2	9	0
4	18	2	19	4	27	0	19	0
5	29	1	24	2	17	1	31	2
6	38	3	28	3	22	0	31	1
7	38	1	19	2	32	2	14	0
8	31	1	34	1	12	0	9	0
9	10	0	34	4	25	0	28	0
10	26	1	14	1	27	2	31	0
TOTAL	300	21	228	21	219	9	256	3
	7.0	9.2	4.1	1.2				

HA-5007 (04-94)



2



Rural Community Insurance Services

Field Notes

Insured: Bruhn

Policy #: _____

Loss #: _____

Crop: _____

Item #: 37 Acres: 290

QR. _____ SEC 5

TWP 84 RGE 42

	5		6		7		8	
1	20	0	12	0	13	0	28	0
2	14	1	12	1	38	1	16	0
3	19	1	15	0	22	0	32	0
4	16	0	25	0	28	0	14	0
5	13	1	22	1	24	0	34	1
6	38	6	23	2	12	0	26	0
7	19	1	31	0	18	0	22	0
8	21	0	37	0	31	1	31	1
9	33	0	24	0	12	1	21	0
10	24	2	41	0	17	0	26	0
TOTAL	217	12	242	4	219	3	250	2

5.5 | 1.7 | 1.4 | 0.8

HA-5007 (04-94)

2

3



Rural Community Insurance Services
Field Notes

Insured: _____

Policy #: _____

Loss #: _____

Crop: _____

Item #: 37 Acres: _____

QR. _____ SEC _____

TWP _____ RGE _____

1	36	0						
2	18	0						
3	27	0						
4	34	2						
5	44	1						
6	22	0						
7	17	0						
8	23	0						
9	18	0						
10	12	1						
TOTAL	251	4						

1.6

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes

Insured: GRELL FARM
Policy #: 710m
Loss #: Line 38
Crop: 230 ASB
Item #: _____ Acres: _____
QR. _____ SEC _____
TWP _____ RGE _____

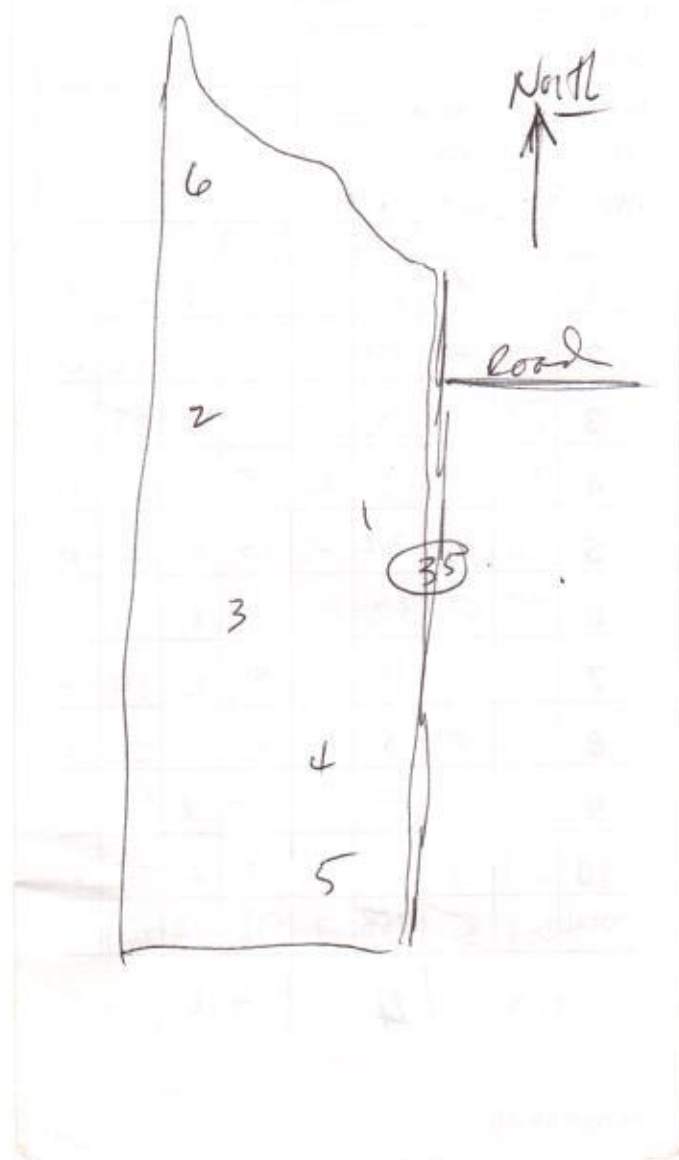
1	7	-	10	-	42	-	
2	13	-	11	-	39	-	
3	16	-	18	-	24	-	
4	48	1	36	2	36	2	
5	19	-	19	-	27	-	
6	23	2	21	1	44	-	
7	19	1	23	2	21	1	
8	10	-	9	-	27	-	
9	9	-	23	-	19	1	
10	24	-	18	-	28	-	
TOTAL	4		5		4		

HA-5007 (04-94)

Insured: Bruhn farm center typ
 Policy #:
 Loss #: See my book page
 Crop:
 Item #: 39 Acres: 1120
 QR. SEC 26 + 35
 TWP 84 RGE 43



	1		2		3		4	
1	18	0	10	0	27	3	47	2
2	24	0	14	1	10	0	22	0
3	24	1	12	0	9	0	27	2
4	22	0	15	2	15	1	24	1
5	18	0	22	0	13	0	6	0
6	28	0	32	0	14	1	19	1
7	10	2	25	1	8	2	14	0
8	13	1	8	1	4	0	22	2
9	22	0	8	0	22	1	34	1
10	24	1	12	2	16	2	29	1
TOTAL	203	5	158	7	138	10	244	10
	2.5		4.4		7.2		4.1	



②



Rural Community Insurance Services

Field Notes

Insured: Al Bruhn

Policy #: _____

Loss #: _____

Crop: _____

Item #: 39 Acres: 1120

QR. _____ SEC 26-35

TWP 84 RGE 42

	5	6			
1	15	2	28	3	
2	22	4	14	0	
3	28	4	13	1	
4	12	2	22	0	
5	13	4	23	1	
6	24	3	25	1	
7	22	2	18	0	
8	18	3	20	1	
9	14	4	28	1	
10	45	8	12	0	
TOTAL	213	36	203	8	

169 | 3.9

HA-5007 (04-94)

③



Rural Community Insurance Services

Field Notes

EAST SIDE Road

Insured: _____

Policy #: _____

Loss #: _____

Crop: SB

Item #: 39 Acres: _____

QR. _____ SEC 35

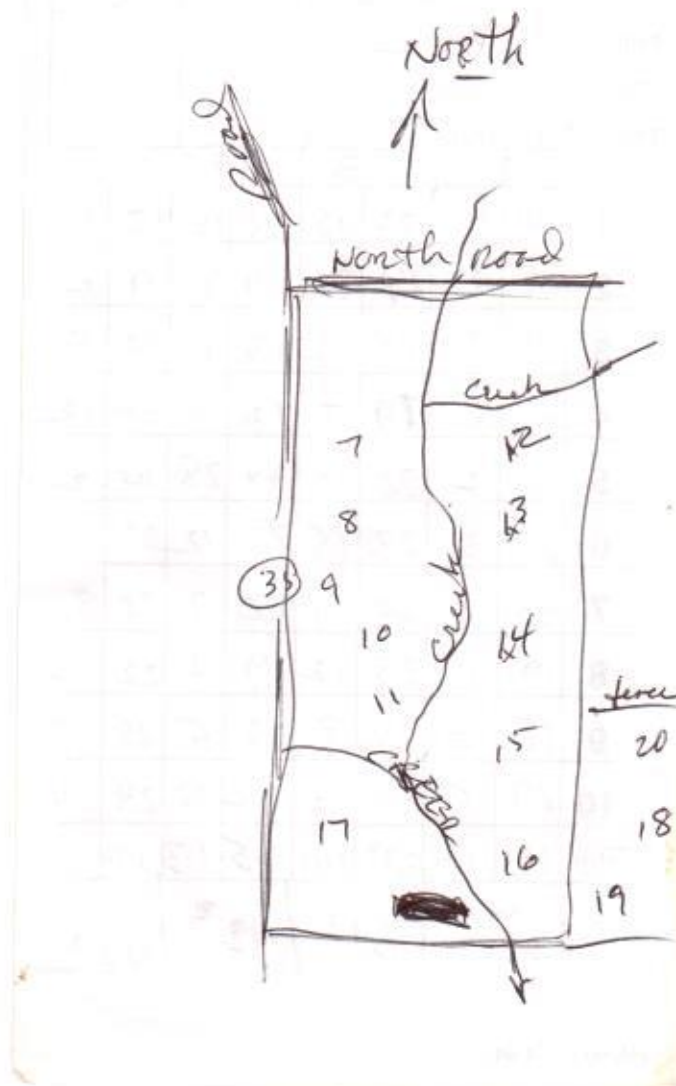
TWP 84 RGE 43

see drawing on back	

	7	8	9	10				
1	24	9	22	18	28	12	12	4
2	22	8	29	20	24	8	9	2
3	7	2	29	22	13	2	10	4
4	28	6	19	7	12	4	20	12
5	20	2	20	10	44	28	14	2
6	23	3	22	15	28	12	28	8
7	20	4	20	19	22	7	20	8
8	10	1	28	12	19	4	22	12
9	12	0	22	8	18	5	28	15
10	27	5	23	12	32	22	29	14
TOTAL	193	40	234	143	245	103	192	81

20¹² | 61¹ | 42² | 42²

HA-5007 (04-94)





Rural Community Insurance Services

Field Notes

Insured: Brock

Policy #: _____

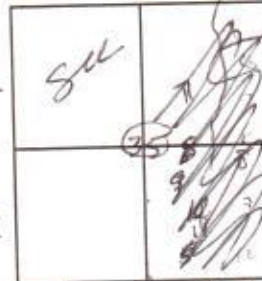
Loss #: _____

Crop: SB

Item #: 39 Acres: 35

QR. E2 SEC 120

TWP 84 RGE 43



	1	2	3	4
1	15 0	48 27	10 0	28 4
2	18 1	47 19	25 2	13 1
3	12 0	28 4	22 3	18 1
4	30 12	24 8	9 1	32 6
5	9 1	18 6	14 1	18 2
6	24 2	31 14	22 3	30 2
7	20 3	18 12	23 4	32 6
8	20 2	14 4	19 5	19 2
9	30 10	31 9	28 10	14 1
10	21 12	36 21	16 6	19 1
TOTAL	199 43	295 126	188 37	223 26

21 6 42 7 19 7 11 2

HA-5007 (04-94)

5



Rural Community Insurance Services

Field Notes

Insured: Al Brehn

Policy #: _____

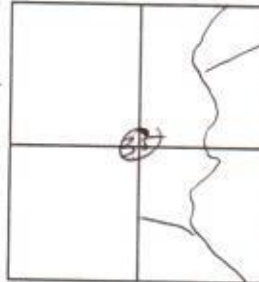
Loss #: _____

Crop: _____

Item #: 39 Acres: 33

QR. E 1/2 SEC 35

TWP 84 RGE 43



	15	16	17	18				
1	18	4	8	0	36	2		
2	21	3	28	8	39	0		
3	42	14	14	2	39	1		
4	26	8	36	6	14	0		
5	28	4	18	3	36	1		
6	20	4	14	3	20	0		
7	12	1	18	4	46	4		
8	42	19	18	1	18	0		
9	8	3	12	1	26	0		
10	29	11	18	5	31	1		
TOTAL	246	71	184	33	305	9		

28 1/2 17 1/2 3.2

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes

Insured: Al Bruhn

Policy #: _____

Loss #: _____

Crop: _____

Item #: _____ Acres: _____

QR. _____ SEC _____

TWP _____ RGE _____

see page # 3	

	18	19	20	
1	24 9	48 18	5 1	
2	18 2	18 4	20 2	
3	21 1	8 4	10 1	
4	22 14	17 7	17 2	
5	21 12	17 2	13 2	
6	18 2	25 12	32 4	
7	29 12	30 8	29 4	
8	15 10	38 10	32 10	
9	12 2	18 8	23 2	
10	19 7	36 31	21 5	
TOTAL	199 71	255 104	262 35	

35¹

40⁸

17³

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes

Insured: Al Braun

Policy #: _____

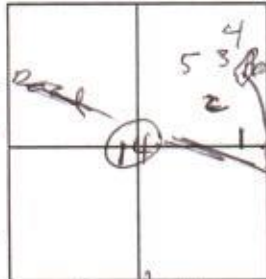
Loss #: _____

Crop: _____

Item #: 41 Acres: 120

QR. _____ SEC 14

TWP 83 RGE 43



	1		2		3		4	
1	24	24	7	1	24	23	14	10
2	14	12	8	8	32	28	9	9
3	18	12	11	10	8	8	7	6
4	26	21	10	9	25	25	6	5
5	22	12	6	6	27	25	6	4
6	10	10	16	14	25	20	9	8
7	12	11	19	17	35	28	10	8
8	10	7	6	5	20	18	20	18
9	18	14	18	15	31	18	8	7
10	12	6	8	6	8	5	8	4
TOTAL	166	129	107	91	235	198	97	79

772 | 83⁵ | 84³ | 81⁴

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes

Insured: Bear

Policy #: _____

Loss #: _____

Crop: _____

Item #: 41 Acres: 120

QR. _____ SEC 14

TWP 83 RGE 43

	5	6					
1	8	0	10	2			
2	20	12	14	4			
3	14	4	18	14			
4	20	6	12	2			
5	13	7	17	13			
6	22	3	13	12			
7	5	0	10	8			
8	18	5	13	12			
9	20	12	12	8			
10	14	7	15	8			
TOTAL	154	56	134	83			

364 | 619

HA-5007 (04-94)



Bruhn Farms
Rural Community Insurance Services

Field Notes

Insured: McMASTER

Policy #: Line 42

Loss #: 219247

Crop: 380 A SB

Item #: _____ Acres: _____

QR. _____ SEC _____

TWP _____ RGE _____

8	7	
5	6	
4	3	
1	2	

1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
TOTAL	150/4	81/3	140/4	241/6		
	165/3	191/10	221/8	140/3		

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes

Insured: Larsie

Policy #: _____

Loss #: 155 a.

Crop: section

Item #: 43 Acres: _____

QR. 85 SEC 41

TWP _____ RGE _____

1	28-0	15-0	36	1	27	0	
2	36-0	19-0	28	0	54	0	
3	28-1	22-0	56	6	18	1	
4	18-0	17-1	32	1	22	0	
5	29-0	15-0	38	0	36	4	
6	34	1	25	0	12	0	29
7	26	0	20	1	28	1	18
8	19	1	14	0	22	1	55
9	28	0	18	0	32	2	46
10	31	-0	23	1	33	4	51
TOTAL							

Jack page
Wuer

HA-5007 (04-94)

NE

7-3

9-1

8-2

8-4

12-6

5-5

4-0

6-1

13-3

7-1



Rural Community Insurance Services

Field Notes

Insured: CANSINK PLACE
Policy #: Line #44
Loss #: 75A SB
Crop: _____
Item #: _____ Acres: _____
QR. _____ SEC _____
TWP _____ RGE _____

No LOSS
No STRIPS

1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
TOTAL						

HA-5007 (04-94)



Rural Community Insurance Services

Field Notes

Insured: _____

Policy #: ELSE

Loss #: Line #54

Crop: 72A

Item #: _____

Acres: _____

QR. _____

SEC _____

TWP _____

RGE _____

1	26	-	23	-	21	-		
2	28	-	32	-	30	1		
3	38	-	12	1	14	2		
4	12	-	24	-	12	-		
5	25	-	19	1	23	1		
6	27	-	32	2	27	2		
7	19	3	10	-	18	-		
8	20	1	21	1	21	1		
9	25	-	26	-	33	-		
10	36	-	23	-	30	-		
TOTAL		4		5		7		

HA-5007 (04-94)

